

REMARKS

Claims 1-2 and 4 are pending in this application, of which claim 4 has been amended. No new claims have been added.

The Examiner has objected to claim 4 for failing to provide proper antecedent basis for “cash card” recited in line 5.

Accordingly, claim 4 has been amended to delete this term.

Claims 1, 2 and 4 stand rejected under 35 U.S.C. § 103(a) as unpatentable over U.S. Patent 6,473,500 to Risafi et al. (hereafter, “**Risafi et al.**”) in view of **Hayashida** (previously applied).

Applicant respectfully traverses this rejection.

Risafi et al. discloses a system for using a prepaid card which permits a card user to purchase a card, issued by an issuer, such as a bank, through an agent at a retail establishment via a terminal, select a PIN, have the card activated at the point of purchase, use the card to purchase goods and services, and reload the card for future use. The system uses a communications network for issuance, activation, and accounting, and activation is accomplished on a real-time basis, either one account at a time or in a batch mode. The card can be used to purchase a wide range of goods and services including telephone services. The card can also be used to make cash withdrawals at an ATM or a point-of-sale terminal.

The Examiner has cited **Hayashida** for teaching a means for remitting from said settlement bank to a store’s account in the store’s bank on the basis of the settlement data.

The Examiner has cited column 3, line 53 to column 4, line 47 for teaching “means for using a debit card having a money withdrawal function to issue a prepaid card.”

Applicant respectfully disagrees. Risafi et al. discloses only the purchase of a prepaid card, but does not disclose using a debit card to issue a prepaid card. There is no mention of a debit card in the passage cited by the Examiner.

Thus, the 35 U.S.C. § 103(a) rejection should be withdrawn.

In view of the aforementioned amendments and accompanying remarks, claims 1-2 and 4, as amended, are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact Applicant's undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, Applicant respectfully petitions for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

U.S. Patent Application Serial No. **09/747,020**
Response to Office Action dated October 6, 2005

Respectfully submitted,

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Atty. Docket No. **001740**

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PATENT TRADEMARK OFFICE

Enclosures: Petition for Extension of Time
Check in the amount of \$120.00

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